



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Scura, Wigfield, Heyer,  
Stevens & Cammarota, LLP  
1599 Hamburg Turnpike  
Wayne, New Jersey 07470  
Tel: (973) 696-8391  
Counsel for the Debtors

In Re:  
Christopher Bailey & Judith Bailey  
Debtors.

Case No.: 16-22255  
Chapter: VFP  
Judge: 13

Order Filed on January 2, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: January 2, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 09/21/2018 :

Property: 14 South Hall Court, Wayne, NJ 07470

Creditor: Cit Bank, N.A.

## and a Request for

Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_ the Debtor \_\_\_\_\_, and for good cause shown

Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 03/21/2019

The Loss Mitigation Period is terminated, effective

In re:  
Christopher Bailey  
Judith A. Bailey  
Debtors

Case No. 16-22255-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2019.

db/jdb +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2019 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor Judith A. Bailey dstevens@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificat NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magruee.com  
Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmllawgroup.com  
Robert P. Saltzman on behalf of Creditor CIT Bank, N.A. dnj@pbslaw.org

TOTAL: 10